

Form 132 – 13sum

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 22-17639-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Pizzuto  
5 Buena Vista Dr  
Ringwood, NJ 07456

Social Security No.:  
xxx-xx-7386

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 12/1/22  
Time: 08:30 AM  
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor,  
Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: October 19, 2022  
JAN: rh

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

In re:  
Michael Pizzuto  
Debtor

Case No. 22-17639-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Oct 19, 2022

User: admin  
Form ID: 132

Page 1 of 2  
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2022:**

Recip ID	Recipient Name and Address
db	+ Michael Pizzuto, 5 Buena Vista Dr, Ringwood, NJ 07456-2022
519739633	Borough of Ringwood, 609 Margaret King Ave, Ringwood, NJ 07456
519739641	PSE&G - Bankruptcy Dept., PO Box 709, Newark, NJ 07101-0709
519739642	PSE&G-Legal, 80 Park Plz # T5D, Newark, NJ 07102-4109

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 19 2022 20:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 19 2022 20:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519739634	Email/Text: bankruptcy@cavps.com	Oct 19 2022 20:50:00	Cavalry Portfolio Services, 500 Summit Lake Dr Ste 400, Valhalla, NY 10595-2321
519740387	+ Email/Text: bankruptcy@cavps.com	Oct 19 2022 20:50:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
519739639	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 19 2022 20:54:29	Macys/DSNB, PO Box 8218, Mason, OH 45040-8218
519739635	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 19 2022 20:50:00	IRS - Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
519739638	Email/Text: PBNCNotifications@peritussservices.com	Oct 19 2022 20:49:00	Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
519739640	+ Email/Text: ccd@oru.com	Oct 19 2022 20:50:00	Orange & Rockland Electric, 390 W Route 59, Spring Valley, NY 10977-5345
519739643	Email/Text: mtgbk@shellpointmtg.com	Oct 19 2022 20:49:00	Shellpoint, 55 Beattie Pl Ste 600, Greenville, SC 29601-2165
519715008	Email/Text: mtgbk@shellpointmtg.com	Oct 19 2022 20:49:00	Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
519739645	Email/PDF: gecsed@recoverycorp.com	Oct 19 2022 20:54:24	Synchrony Bank, c/o PRA Receivables Management LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 11

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a

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preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519739636	*	IRS-Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
519739637	*	KML Law Group, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
519739644	*	Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
519715007	##	KML Law Group, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2022 at the address(es) listed below:

Name	Email Address
Brian Gregory Hannon	on behalf of Debtor Michael Pizzuto bhannon@norgaardfirm.com sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com
Denise E. Carlon	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4